



Charity Token

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Charity Token

Disclaimer:

Charity Token Pty Ltd is legally required to offer a full Product Disclosure Statement. This PDS contains all the information necessary to make an 'Informed' decision to use the Charity Token Platforms.

The topics discussed in this Product Disclosure Statement are outlined in the Contents of this document. We make **NO** promise of guaranteed profit or returns on the exchange price of Charity Token for nominal local fiat currency. **We ONLY offer GUARANTEED percentage share in tokens made from fees from each transaction.** We DO NOT reward, the community rewards each other! While the Charity Token platform can return substantial profits paid by way of a price increase of the Token, these "Tokens" can at times, be of lesser value than that of the value of fiat currency used to purchase the Tokens in times of substantial market volatility.

Market volatility in Crypto-currency is common, you can cause **CATASTROPHIC** portfolio losses if funds are not managed properly.

Issued by Charity Token Pty Ltd

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Charity Token

Definitions

Blockchain Technology: A Blockchain is an electronic ledger of digital events; one that's 'distributed' or shared between many different parties. There is no central authority or third-party intermediary overseeing it or deciding what goes into it. The computers that store the blockchain are decentralised and are not controlled or owned by any single entity.

Smart Contract: A smart contract is a self-executing contract with the terms of the agreement between buyer and seller directly written into lines of code. The code and the agreements contained therein exist across a distributed, decentralized blockchain network. The code controls the execution, and transactions are immutable and irreversible.

Token: A Crypto 'Token' is the virtual currency of the Blockchain based Platform. It represents value within the network. The tokens can be used as a Store of Value, Investment purposes or to be used to make purchases on the Platform.

Exchange: An online Platform that facilitates Token or Coin exchanges from one to another. Some Cryptocurrency Exchanges have Fiat on and off ramp facilities for buying and selling Cryptocurrencies with local currencies.

dApp: A dApp, also known as a decentralized application, is a software application that runs on a distributed network. It's not hosted on a centralized server, but instead on a peer-to-peer decentralized network.

Network Gas: Gas refers to the fee required to successfully conduct a transaction or execute a contract on a Blockchain platform. Priced in small fractions of the cryptocurrency, the gas is used to allocate resources of the Blockchains virtual machine so that decentralized applications such as smart contracts can self-execute in a secured but decentralized fashion.

Market Cap: Market Capitalization is simply the amount of Fiat Money (USD, EUR, GBP etc) invested into a crypto currency. As the market cap number increases the value of the crypto currency raises which means it is gaining more popularity



Charity Token

Charity Token

Charity Token is a digital 'utility' token designed to quickly move value within the Charity Token network and around the world directly to International micro Charities.

This enables Users to transact from many different Countries and all convert to one currency for use on the platform.

The 'Token' is NOT a representation of a Company Stock. It is a cryptocurrency data asset "Token" which provides the following on the Charity Token Ecosystem.

- ✚ Governance by way of Ownership
- ✚ Moves value across the Network between Users and Organizations
- ✚ Provides incentives paid in fees proportional to the amount of Token in each 'digital wallet'

Charity Token App Features

Funds will be stored in our applications standalone 'Digital Wallet'. Accessible 24/7 for the user to make transactions and purchases.

- ✚ Easy deposit and withdrawal of funds via 'Indacoin' payments platform
- ✚ Built on a Public and Permissionless Blockchain, meaning transactions are public and transparent
- ✚ Simple user interface and friendly experience
- ✚ Encrypted Blockchain data ensures higher level of safety

The Charity Token Ecosystem has three major features;

- I. Firstly, Charity Token is used on the Charity Token mobile app. This can be downloaded through the apple/android stores
- II. Secondly are our Rewards incentives for Network participation. E.g., auto staking (See Whitepaper for details)
- III. Thirdly, an ever-expanding Global Charity library of Not-for-Profit Organisations who sign up to receive Donations, they also receive a 2% share of each transaction distributed equally amongst our charities.
- IV. And lastly, we offer a tokenization NFT service to Individuals and Charities to raise funds for special causes via the NFT Marketplace.



Charity Token

Charity Database

The Charity Token wallet app also contains our “library”. This is our list of registered Charities from around the World, ever growing but starting from a single Charity. Each Charity we list receives 2% of each transaction equally shared amongst them. This happens automatically by the smart contracts and therefore profits and donations are distributed automatically after each transaction, acting like a form of passive income for Charities.

When a Charity applies to be listed on our platform, they submit official documentation that is then verified by our staff to make sure no fraud or malicious attempts on donation theft is possible. In case this does happen, we can remove the approved listing in the future.

Tax Implications

Warning: Investing in cryptocurrency is likely to have tax consequences and we strongly advise that you seek professional advice before investing.

Charity Token Pty Ltd does not pay tax on behalf of investors, and investors are assessed for tax on any income and capital gains generated by our platform.



Charity Token

Investing:

All products and services of our company are for educational and informational purposes only. Use caution and seek the advice of qualified professionals. Check with your accountant, lawyer or professional advisor, before acting on this or any information.

Cryptocurrency Investing is Extremely volatile, we do NOT offer a promise of greater financial return, only a reward of fees from each transaction based proportionally on your holdings. This Token can be redeemed for various other tokens on the Free Market at the Publicly decided Market Value. This value could be greater or lesser than when initially purchased. It is up to the Individual to make an INFORMED decision based on the Persons own circumstances

Charity Token is 'Novel' by design. The purpose of the platform is to move money cross border while allowing users to increase their impact by receiving a share in fees. While you can potentially profit from this platform, it can only be realized by withdrawing such profits from the platform;

- ✚ If you remove transaction fee "profits" from the platform, you will be liable for taxation.
- ✚ We are NOT an investment platform, if you do use our network to profit, please note that Charity Token Pty Ltd is NOT responsible for any loss of funds or taxation as a result.
- ✚ Charity Token Pty Ltd is strictly a Charity fundraising and Community network, Charity Token Pty Ltd cannot be held responsible for loss of funds from unintended uses.

Benefits and Risks

Charity Token mobile app is built for the community to redistribute wealth in a set method. Before using our platform, please read our whitepaper outlining those conditions. Charity Token Pty Ltd is only the facilitator of payments and not the issuer of fees or rewards. Charity Token Pty Ltd has only moderation responsibilities over the network.

In times of market volatility, prices fluctuations can be rapid in either direction. As we can NOT provide financial advice. We ask that you seek 'Professional' advice directly relating to Investing in Cryptocurrency to avoid any misunderstanding around market liquidity and buy orders.

As the price of Charity Token is determined by the "Free Market", Charity Token Pty Ltd have no control over the direct price of each Token. Charity Token Pty Ltd only "Govern and Monitor" the protocol from a Network Administrator position. Smart Contracts, Buy and Sell orders and Free Market demand dictate price.



Charity Token

Fees and Transaction Breakdown

Our fees schedule is plain and simple

- ✚ A one percent (1%) fee will be deducted from every transaction made on the Charity Token Platform and paid to the Charity Token admin wallet. This allows us to maintain and grow the network services to the Charity sector.
- ✚ Polygon Network Validators require a 'Gas' Fee that varies in price according to Network usage. This can vary between several cents on average, to as high as around \$1usd per transaction during busy times. **Charity Token Foundation suggests waiting a short period before transacting in order to allow the Polygon Network to decongest**
- ✚ A total fee of 7% of each transaction (inclusive of our fee) is removed and distributed to the various community participants. (Read whitepaper for breakdown)

***Note: You must always have enough funds for 'Gas' left in your account**

Additional fees and costs may apply. Please refer to the explanation of 'Network Gas fees'. Note that Government fees, duties and bank charges may also apply to purchases and withdrawals.

Complaint and Enquiries

Charity Token has an established complaints handling process and aims to properly consider and resolve all complaints within 28 days. If you have a complaint about your investment, please contact us in writing or by email using the details below:

Complaints Officer

Charity Token PTY LTD
30D, 121 Kerry Rd
Suite #1042
Archerfield, QLD 4108

Email: Inquiries@CharityToken.online

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority ('AFCA'). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Web: afca.org.au

Email: info@afca.org.au

Tel: 1800 931 678

In writing to: Australian Financial Complaints Authority GPO Box3 Melbourne VIC 3001



Charity Token

Privacy statement:

<https://app.termly.io/document/privacy-policy/a93a6fe8-9c04-4e63-8933-05dd1ee6d120>

We take reasonable steps to ensure that the personal information about an account holder or other relevant person that we collect, use or disclose is accurate, complete and up to date. You or another relevant person can request access to your personal information or a copy of the Responsible Entity's Privacy Policy by writing to the Privacy Officer at:

Privacy Officer,

Charity Token PTY LTD
30D, 121 Kerry Rd
Suite #1042
Archerfield, QLD 4108

Email: Inquiries@CharityToken.online

Or alternatively, contact us via our social media accounts on Facebook and Twitter.

Charity Token's Privacy Policy sets out details of how we will collect, store, manage, use and disclose personal information we collect from you.

Charity Token's Privacy Policy also contains information about how you can access and seek correction of the personal information held by us, how you can complain to the Charity Token Pty Ltd about a breach of the Privacy Act 1988 (Cth) or any registered code under the Privacy Act that binds the Responsible Entity and how the Responsible Entity will respond to and deal with such a complaint.

Consents Charity Token Pty Ltd has given and, at the date of this PDS, has not withdrawn its written consent to be named in this PDS as the investment manager of the Fund. Charity Token consents to having been named as administrator in this PDS and the Additional Information Booklet ('the Whitepaper'), in the form of writing in which they appear to have been made on the basis that it has not independently verified the information contained in the Document, has not been involved in the preparation of the Document, nor has it caused or otherwise authorised the issue of the Document.

Neither Charity Token Pty Ltd nor its employees or officers accept any responsibility or liability arising in any way for errors or omissions in the Document. Charity Token Foundation does not guarantee the success or the performance of the Scheme nor the repayment of capital or any particular rate of reward.

Further enquiries If you require further information about the Network, a copy of any important additional information incorporated into this PDS or have questions about this PDS, please contact your financial adviser or our team email (Inquiries@CharityToken.online).